

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jennifer L Varnold

Debtor(s)

Case No. 15-26450

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/03/2015.
- 2) The plan was confirmed on 10/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/20/2016.
- 5) The case was dismissed on 07/15/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,514.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$5,514.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,995.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$256.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,251.06**

Attorney fees paid and disclosed by debtor: \$5.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	0.00	0.00	0.00	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,762.00	1,867.69	1,867.69	0.00	0.00
CAPITAL ONE NA	Unsecured	2,417.99	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	162,650.20	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	NA	251.01	251.01	0.00	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	31,181.22	31,181.22	31,181.22	1,262.94	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	0.00	0.00	0.00	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,000.00	1,179.03	1,179.03	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	7,687.64	7,687.64	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	314.00	295.06	295.06	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	NA	531.00	531.00	0.00	0.00
INTEGRITY	Unsecured	400.00	NA	NA	0.00	0.00
JHS MARKETING	Unsecured	300.00	NA	NA	0.00	0.00
MIDLAND FUNDING/CHASE BANK U	Unsecured	1,000.00	NA	NA	0.00	0.00
MONEY LOANS QUICK	Unsecured	870.00	NA	NA	0.00	0.00
NATIONWIDE CRED & CO/PALOS CO	Unsecured	1,956.00	NA	NA	0.00	0.00
NISSAN INF LT	Unsecured	2,137.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	779.00	NA	NA	0.00	0.00
AT&T PINNACLE FINANCIAL CROUP	Unsecured	592.00	NA	NA	0.00	0.00
SEC CRED SYS/ROBERT MORRIS UN	Unsecured	2,168.00	NA	NA	0.00	0.00
SGQ	Unsecured	300.00	NA	NA	0.00	0.00
THE VIP LOAN SHOP	Unsecured	300.00	NA	NA	0.00	0.00
US FAST CASH	Unsecured	300.00	NA	NA	0.00	0.00
WESTGATE GROUP	Unsecured	200.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	89.00	NA	NA	0.00	0.00
DSNB MACYS	Unsecured	1,329.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FFCC COLUMBUS INC/CHRONOPOUI	Unsecured	286.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC/PSYCHIATRIC	Unsecured	152.00	NA	NA	0.00	0.00
AMERILOAN	Unsecured	306.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	2,929.00	NA	NA	0.00	0.00
CASH YES	Unsecured	600.00	NA	NA	0.00	0.00
CASHCALL INC	Unsecured	1,488.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	1,300.00	NA	NA	0.00	0.00
EDUCATION CHELA/SALLIE MAE	Unsecured	6,742.00	NA	NA	0.00	0.00
CITIBANK USA/CITICORP CREDIT SE	Unsecured	1,358.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	635.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	NA	395.14	395.14	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	7,221.00	8,144.84	8,144.84	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$31,181.22	\$1,262.94	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,181.22	\$1,262.94	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,351.41	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,251.06</u>	
Disbursements to Creditors	<u>\$1,262.94</u>	
TOTAL DISBURSEMENTS :		<u>\$5,514.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.